
State: Arkansas **Filing Company:** Liberty National Life Insurance Company
TOI/Sub-TOI: H07I Individual Health - Specified Disease - Limited Benefit/H07I.002A Dread Disease - Cancer Only
Product Name: 2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action
Project Name/Number: 2013 LNL Cancer Class Action Rate Filing/2013LNLAC

Filing at a Glance

Company: Liberty National Life Insurance Company
Product Name: 2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action
State: Arkansas
TOI: H07I Individual Health - Specified Disease - Limited Benefit
Sub-TOI: H07I.002A Dread Disease - Cancer Only
Filing Type: Rate
Date Submitted: 11/28/2012
SERFF Tr Num: AMLC-128784003
SERFF Status: Closed-Disapproved
State Tr Num:
State Status: Disapproved-Closed
Co Tr Num: 2013LNLAC

Implementation: On Approval
Date Requested:
Author(s): Jan Robinson
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 12/03/2012
Disposition Status: Disapproved
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: 2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action
Project Name/Number: 2013 LNL Cancer Class Action Rate Filing/2013LNLAC

General Information

Project Name: 2013 LNL Cancer Class Action Rate Filing

Project Number: 2013LNLAC

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 7%

Deemer Date:

Submitted By: Jan Robinson

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: These policies are not available in the state of Nebraska, our state of domicile, and therefore, a rate filing will not be filed.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/03/2012

State Status Changed: 12/03/2012

Created By: Jan Robinson

Corresponding Filing Tracking Number: 2013LNLAC

Filing Description:

2013 CANCER CLASS ACTION RATE FILING

Individual Cancer Expense Policy Forms 504, 505, 506, 7003, 7004, 7007, 7008, 579, 580, 600, 601, 629, 630, 7010, 7011, 7012, 7013, 7022, 7023, 5GI, 5GJ, 5GK, 5GO, 5GP, 5GQ, 5GR, 5GS, 5GT, 5GU, 5GV, 5GW, 5KA, 5KB, 5KC, 5KD, 5KE, 5KF, 5GI-BCA, 5GJ-BCA, 5GK-BCA, 5GO-BCA, 5GP-BCA, 5GQ-BCA, 5GR-BCA, 5GS-BCA, 5GT-BCA, 5GU-BCA, 5GV-BCA, 5GW-BCA, 5KA-BCA, 5KB-BCA, 5KC-BCA, 5KD-BCA, 5KE-BCA and 5KF-BCA

NAIC # 65331

Attached is our Rate Filing for the above indicated block of policy forms. This is a closed block of business and is pooled and classified as one block of policies for all rate filings as subject to the Terms of the Settlement of the Class Action Lawsuit of Robertson v. Liberty National Life Insurance Company. An Actuarial Memorandum, premium rate schedule, and other supporting documentation have been provided for your consideration.

Company and Contact

Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com

3700 S. Stonebridge Drive 972-569-3670 [Phone]

McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

Liberty National Life Insurance
Company

P.O. Box 2612

Birmingham, AL 35202

(205) 325-4307 ext. [Phone]

CoCode: 65331

Group Code: 290

Group Name: Liberty National Life

FEIN Number: 63-0124600

State of Domicile: Nebraska

Company Type: Life and
Health

State ID Number:

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50.00 Rate Filing

State: Arkansas **Filing Company:** Liberty National Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: 2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action
Project Name/Number: 2013 LNL Cancer Class Action Rate Filing/2013LNLAC

Per Company: No

Company	Amount	Date Processed	Transaction #
Liberty National Life Insurance Company	\$50.00	11/28/2012	65253400

State:	Arkansas	Filing Company:	Liberty National Life Insurance Company
TOI/Sub-TOI:	H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only		
Product Name:	2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action		
Project Name/Number:	2013 LNL Cancer Class Action Rate Filing/2013LNLAC		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	12/03/2012	12/03/2012

State:	Arkansas	Filing Company:	Liberty National Life Insurance Company
TOI/Sub-TOI:	H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only		
Product Name:	2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action		
Project Name/Number:	2013 LNL Cancer Class Action Rate Filing/2013LNLAC		

Disposition

Disposition Date: 12/03/2012

Implementation Date:

Status: Disapproved

Comment:

Since the loss ratio on this closed block remains fairly low, we are disapproving your request for a 7% increase.

Thank you for your cooperation in this matter.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Liberty National Life Insurance Company	7.000%	7.000%		16		7.000%	7.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	2013 LNL CANCER CLASS SUPPORTING DOCUMENTATION	Disapproved	No
Rate	2013 LNL CANCER CLASS RATE PAGES	Disapproved	Yes

State:	Arkansas	Filing Company:	Liberty National Life Insurance Company
TOI/Sub-TOI:	H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only		
Product Name:	2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action		
Project Name/Number:	2013 LNL Cancer Class Action Rate Filing/2013LNLAC		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	7.000%
Effective Date of Last Rate Revision:	01/12/2010
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Liberty National Life Insurance Company	7.000%	7.000%		16		7.000%	7.000%

State:	Arkansas	Filing Company:	Liberty National Life Insurance Company
TOI/Sub-TOI:	H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only		
Product Name:	2013 Individual Cancer Policy Forms Subject to Terms of Settlement in Class Action		
Project Name/Number:	2013 LNL Cancer Class Action Rate Filing/2013LNLAC		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Disapproved 12/03/2012	2013 LNL CANCER CLASS RATE PAGES	630, et al., 7008, 7003, 505	Revised	Previous State Filing Number:	AMLC-126224505	2013 LNL AR CANCER CLASS RATE PAGES.pdf
					Percent Rate Change Request:	7.000	

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 504, 505, 506, 7003 and 7004 that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

**Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 504 - Family:		
00-30	\$432	\$462
31-35	\$572	\$612
36-40	\$658	\$704
41-70	\$751	\$804
Policy Forms 505 and 7003 - Family:		
00-35	\$1,000	\$1,070
36-40	\$1,196	\$1,280
41-45	\$1,341	\$1,435
46-50	\$1,542	\$1,650
51-55	\$1,766	\$1,890
56-65	\$1,996	\$2,136
Policy Forms 506 and 7004 - Single Parent:		
00-30	\$551	\$590
31-35	\$594	\$636
36-40	\$694	\$743
41-45	\$778	\$832
46-50	\$857	\$917
51-55	\$982	\$1,051
56-65	\$1,104	\$1,181

Modal Premium Factors:

Semi-Annual	= Annual	* 0.525 (rounded to near cent)
Quarterly	= Annual	* 0.265 (rounded to near cent)
Monthly	= Annual	* 0.095 (rounded to near cent)
Bank Budget	= Annual	* 0.090 (rounded to near cent)
Payroll Deduction	= Annual	* 0.090 (rounded to near cent)

For Company Use: Plan Codes 504, 505, 506

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 7007 and 7008 that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 7007 - Single Parent:		
15-30	\$78.00	\$83.00
31-35	\$97.00	\$104.00
36-40	\$119.00	\$127.00
41-45	\$158.00	\$169.00
46-50	\$197.00	\$211.00
51-55	\$238.00	\$255.00
56-64	\$299.00	\$320.00
Policy Form 7008 - Family:		
15-30	\$180.00	\$193.00
31-35	\$220.00	\$235.00
36-40	\$278.00	\$297.00
41-45	\$359.00	\$384.00
46-50	\$444.00	\$475.00
51-55	\$558.00	\$597.00
56-64	\$687.00	\$735.00

Modal Premium Factors:

Semi-Annual	= Annual	* 0.51750 (rounded to near cent)
Quarterly	= Annual	* 0.26500 (rounded to near cent)
Monthly	= Annual	* 0.08770 (rounded to near cent)
Bank Budget	= Annual	* 0.08597 (rounded to near cent)
Payroll Deduction	= Annual	* 0.08597 (rounded to near cent)

For Company Use: Plan Codes 507, 508

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 579, 600, 629, 7010, 580, 601, 630 and 7011 that are

Subject to the Terms of the Settlement of the Class Action Lawsuit:

Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates

For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 579, 600, 629 and 7010 - Family:		
15-30	\$1,341	\$1,435
31-35	\$1,570	\$1,680
36-40	\$1,766	\$1,890
41-45	\$2,227	\$2,383
46-50	\$2,569	\$2,749
51-55	\$3,083	\$3,299
56-60	\$3,483	\$3,727
61-65	\$3,800	\$4,066
66-75	\$3,962	\$4,239
Policy Forms 580, 601, 630 and 7011 - Single Parent:		
15-30	\$652	\$698
31-35	\$778	\$832
36-40	\$921	\$985
41-45	\$1,083	\$1,159
46-50	\$1,330	\$1,423
51-55	\$1,572	\$1,682
56-60	\$1,800	\$1,926
61-75	\$1,942	\$2,078

Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

For Company Use: Plan Codes 509, 510

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 7012 and 7013 that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 7012 - Individual:		
15-30	\$131	\$140
31-35	\$158	\$169
36-40	\$188	\$201
41-45	\$228	\$244
46-50	\$273	\$292
51-55	\$342	\$366
56-60	\$431	\$461
61-65	\$538	\$576
Policy Form 7013 - Family:		
15-30	\$293	\$314
31-35	\$360	\$385
36-40	\$434	\$464
41-45	\$538	\$576
46-50	\$658	\$704
51-55	\$815	\$872
56-60	\$1,000	\$1,070
61-65	\$1,256	\$1,344

Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

For Company Use: Plan Codes 501, 502

LIBERTY NATIONAL LIFE INSURANCE COMPANY**McKinney, Texas**

Premium Rates for Policies of Forms 7022 and 7023 that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms**2013 Rate Filing****ARKANSAS**

**Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Form 7022 - Single Parent:		
10-30	\$538	\$576
31-35	\$652	\$698
36-40	\$795	\$851
41-45	\$938	\$1,004
46-50	\$1,164	\$1,245
51-55	\$1,330	\$1,423
56-60	\$1,514	\$1,620
61-70	\$1,701	\$1,820
Policy Form 7023 - Family:		
15-30	\$1,086	\$1,162
31-35	\$1,256	\$1,344
36-40	\$1,513	\$1,619
41-45	\$1,797	\$1,923
46-50	\$2,227	\$2,383
51-55	\$2,620	\$2,803
56-60	\$2,906	\$3,109
61-70	\$3,192	\$3,415

Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)

For Company Use: Plan Codes 564, 565

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 5GI, 5GI-BCA, 5GJ, 5GJ-BCA, 5GK and 5GK-BCA that are

Subject to the Terms of the Settlement of the Class Action Lawsuit:

Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GI and 5GI-BCA - Individual:		
00-35	\$498	\$533
36-50	\$778	\$832
51-65	\$1,348	\$1,442
66-80	\$1,777	\$1,901
Policy Forms 5GJ and 5GJ-BCA - Family:		
15-35	\$1,196	\$1,280
36-50	\$1,825	\$1,953
51-65	\$2,767	\$2,961
66-80	\$3,592	\$3,843
Policy Forms 5GK and 5GK-BCA - Single Parent:		
15-35	\$511	\$547
36-50	\$795	\$851
51-65	\$1,367	\$1,463
66-70	\$1,800	\$1,926

Modal Premium Factors:

Semi-Annual	= Annual	* 0.525 (rounded to near cent)
Quarterly	= Annual	* 0.265 (rounded to near cent)
Monthly	= Annual	* 0.095 (rounded to near cent)
Bank Budget	= Annual	* 0.090 (rounded to near cent)
Payroll Deduction	= Annual	* 0.090 (rounded to near cent)
Special Frequency Payroll Deduction:		
Semi-Monthly	= Payroll Deduction / 2	(rounded to high cent)
Weekly	= Payroll Deduction * 12 / 52	(rounded to high cent)
Bank Budget	= Weekly * 2	(rounded to high cent)
13 Times a Year	= Bi-Weekly * 2	(rounded to high cent)

For Company Use: Plan Codes 5GI, 5GJ, 5GK, 5GL, 5GM, 5GN
7GI, 7GJ, 7GK, 7GL, 7GM, 7GN

LIBERTY NATIONAL LIFE INSURANCE COMPANY
McKinney, Texas

Premium Rates for Policies of Forms 5GO, 5GO-BCA, 5GP, 5GP-BCA, 5GQ and 5GQ-BCA that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

**Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GO and 5GO-BCA - Individual:		
51-65	\$612	\$655
66-80	\$781	\$836
Policy Forms 5GP and 5GP-BCA - Family:		
51-65	\$1,204	\$1,288
66-75	\$1,541	\$1,649
Policy Forms 5GQ and 5GQ-BCA - Single Parent:		
51-64	\$667	\$714

Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)
Special Frequency Payroll Deduction:				
Semi-Monthly	=	Payroll Deduction / 2		(rounded to high cent)
Weekly	=	Payroll Deduction * 12 / 52		(rounded to high cent)
Bi-Weekly	=	Weekly * 2		(rounded to high cent)
13 Times a Year	=	Bi-Weekly * 2		(rounded to high cent)

For Company Use: Plan Codes 5GO, 5GP, 5GQ, 7GO, 7GP, 7GQ

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 5GR, 5GR-BCA, 5GS, 5GS-BCA, 5GT and 5GT-BCA that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:

Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GR and 5GR-BCA - Individual:		
00-35	\$409	\$438
36-50	\$700	\$749
51-65	\$1,260	\$1,348
66-80	\$1,538	\$1,646
Policy Forms 5GS and 5GS-BCA - Family:		
15-35	\$1,027	\$1,099
36-50	\$1,570	\$1,680
51-65	\$2,454	\$2,626
66-75	\$3,007	\$3,217
Policy Forms 5GT and 5GT-BCA - Single Parent:		
15-35	\$489	\$523
36-50	\$804	\$860
51-65	\$1,382	\$1,479
66-80	\$1,692	\$1,810

Modal Premium Factors:

Semi-Annual	= Annual	* 0.525 (rounded to near cent)
Quarterly	= Annual	* 0.265 (rounded to near cent)
Monthly	= Annual	* 0.095 (rounded to near cent)
Bank Budget	= Annual	* 0.090 (rounded to near cent)
Payroll Deduction	= Annual	* 0.090 (rounded to near cent)
Special Frequency Payroll Deduction:		
Semi-Monthly	= Payroll Deduction / 2	(rounded to high cent)
Weekly	= Payroll Deduction * 12 / 52	(rounded to high cent)
Bank Budget	= Weekly * 2	(rounded to high cent)
13 Times a Year	= Bi-Weekly * 2	(rounded to high cent)

For Company Use: Plan Codes 5GR, 5GS, 5GT, 5GX, 5GY, 5GZ
7GR, 7GS, 7GT, 7GX, 7GY, 7GZ

LIBERTY NATIONAL LIFE INSURANCE COMPANY**McKinney, Texas**

Premium Rates for Policies of Forms 5GU, 5GU-BCA, 5GV, 5GV-BCA, 5GW and 5GW-BCA that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms**2013 Rate Filing****ARKANSAS****Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates**

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5GU and 5GU-BCA - Individual:		
00-35	\$309	\$331
36-50	\$546	\$584
51-65	\$921	\$985
66-80	\$1,278	\$1,367
Policy Forms 5GV and 5GV-BCA - Family:		
15-35	\$778	\$832
36-50	\$1,214	\$1,299
51-65	\$1,785	\$1,910
66-75	\$2,500	\$2,675
Policy Forms 5GW and 5GW-BCA - Single Parent:		
15-35	\$362	\$387
36-50	\$621	\$664
51-65	\$1,009	\$1,080
66-80	\$1,415	\$1,514

Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)
Special Frequency Payroll Deduction:				
Semi-Monthly	=	Payroll Deduction / 2		(rounded to high cent)
Weekly	=	Payroll Deduction * 12 / 52		(rounded to high cent)
Bank Budget	=	Weekly * 2		(rounded to high cent)
13 Times a Year	=	Bi-Weekly * 2		(rounded to high cent)

For Company Use: Plan Codes 5GU, 5GV, 5GW, 7GU, 7GV, 7GW

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 5KA, 5KA-BCA, 5KB, 5KB-BCA, 5KC and 5KC-BCA that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5KA and 5KA-BCA - Individual:		
0-30	\$402	\$430
31-45	\$688	\$736
46-63	\$1,144	\$1,224
Policy Forms 5KB and 5KB-BCA - Family:		
15-30	\$1,003	\$1,073
31-45	\$1,541	\$1,649
46-63	\$2,230	\$2,386
Policy Forms 5KC and 5KC-BCA - Single Parent:		
15-30	\$478	\$511
31-45	\$784	\$839
46-63	\$1,255	\$1,343

Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)
Special Frequency Payroll Deduction:				
Semi-Monthly	=	Payroll Deduction / 2		(rounded to high cent)
Weekly	=	Payroll Deduction * 12 / 52		(rounded to high cent)
Bi-Weekly	=	Weekly * 2		(rounded to high cent)
13 Times a Year	=	Bi-Weekly * 2		(rounded to high cent)

For Company Use: Plan Codes 5KA, 5KB, 5KC, 7KA, 7KB, 7KC

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Premium Rates for Policies of Forms 5KD, 5KD-BCA, 5KE, 5KE-BCA, 5KF and 5KF-BCA that are
Subject to the Terms of the Settlement of the Class Action Lawsuit:
Robertson v. Liberty National Life Insurance Company

Individual Cancer Policy Forms

2013 Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age	Current Annual Premium	Proposed Annual Premium
Policy Forms 5KD and 5KD-BCA - Individual:		
0-30	\$303	\$324
31-45	\$531	\$568
46-63	\$868	\$929
Policy Forms 5KE and 5KE-BCA - Family:		
15-30	\$768	\$822
31-45	\$1,189	\$1,272
46-63	\$1,688	\$1,806
Policy Forms 5KF and 5KF-BCA - Single Parent:		
15-30	\$356	\$381
31-45	\$611	\$654
46-63	\$953	\$1,020

Modal Premium Factors:

Semi-Annual	=	Annual	*	0.525 (rounded to near cent)
Quarterly	=	Annual	*	0.265 (rounded to near cent)
Monthly	=	Annual	*	0.095 (rounded to near cent)
Bank Budget	=	Annual	*	0.090 (rounded to near cent)
Payroll Deduction	=	Annual	*	0.090 (rounded to near cent)
Special Frequency Payroll Deduction:				
Semi-Monthly	=	Payroll Deduction / 2		(rounded to high cent)
Weekly	=	Payroll Deduction * 12 / 52		(rounded to high cent)
Bi-Weekly	=	Weekly * 2		(rounded to high cent)
13 Times a Year	=	Bi-Weekly * 2		(rounded to high cent)

For Company Use: Plan Codes 5KD, 5KE, 5KF, 7KD, 7KE, 7KF